SPECIAL NATURAL HAZARDS EDITION

COASTAL SERVICES

VOLUME 9, ISSUE 1 • JANUARY/FEBRUARY 2006

LINKING PEOPLE, INFORMATION, AND TECHNOLOGY

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Planning for No Adverse Impacts on the Coast

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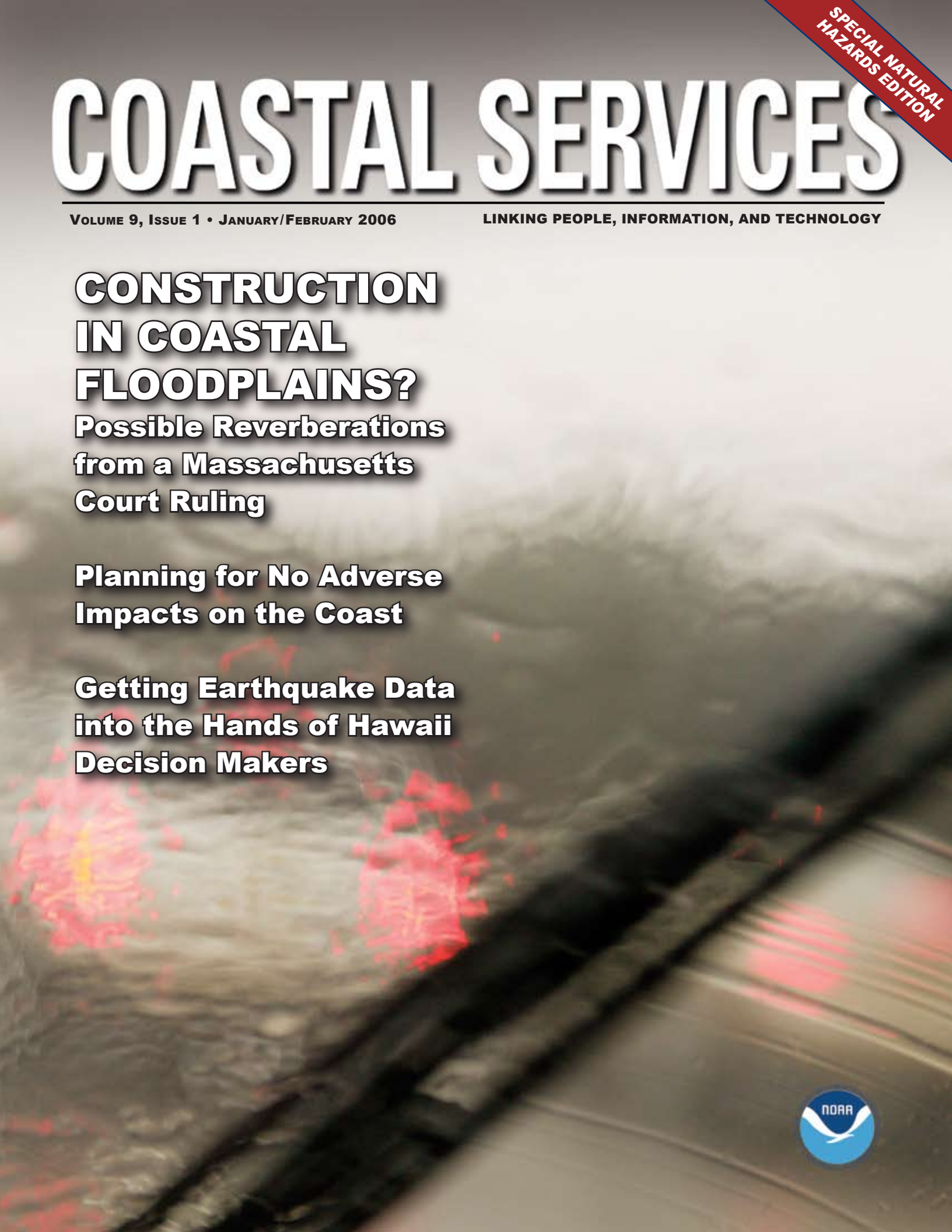

From the Director

The December 2004 tsunami, Hurricanes Katrina, Rita, and Wilma, the earthquake in Pakistan—this has been a year filled with reports about natural disasters. With evidence on the evening news of our planet and country's vulnerability, it may be a good time for coastal resource managers to examine their roles in planning for, responding to, and mitigating Mother Nature's fury.

This special hazards-themed edition of *Coastal Services* takes a look at what a few coastal resource managers around the country are doing to address flooding, cyclonic and anti-cyclonic storms, earthquakes, and coastal erosion.

In our cover story, we examine a Massachusetts Supreme Judicial Court ruling that affirmed the authority of a local government to bar residential construction in a flood-prone area and determined that the community did not have to compensate the property's owner.

Our writers check into No Adverse Impact (NAI), a national policy initiative of the Association of State Floodplain Managers that calls for development and planning practices that protect the resiliency of floodplains as natural hazards buffers. The National Oceanic and Atmospheric Administration is working with the association to develop a coastal version of NAI that will be delivered in both English and Spanish.

In this edition, we learn how coastal managers in Hawaii are working with that state's scientists and emergency managers to help translate data and models showing the likelihood and impacts of seismic events into useful tools for local decision makers and planners.

An Oregon DVD video is featured that gives prospective coastal property buyers and builders a "reality check" on the unique risks that come with developing along the shoreline.

We also look at how the South Carolina Sea Grant Extension Program took a dilapidated house in historic downtown Charleston and turned it into an award-winning model to help teach homeowners and contractors how to retrofit area homes to be more resistant to wind, flood, and earthquake.

These are just a few ways that coastal resource managers' unique skills and data can help prepare our country for the next big storm. We hope you find these stories informative and inspiring.

Margaret A. Davidson

The mission of the NOAA Coastal Services Center is to support the environmental, social, and economic well being of the coast by linking people, information, and technology.

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NOAA/CSC/20606-PUB

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News and Notes

Coastal Hazards Tools for Coastal Managers

Coastal hazards affect millions of people each year in U.S. coastal areas. The National Oceanic and Atmospheric Administration (NOAA) Coastal Services Center has developed a number of tools and methods to help predict, assess, and understand these dangerous events.

On-Line Hurricane Information for Coastal Officials

www.csc.noaa.gov/storm_info/

Coastal officials know the importance of time-sensitive, accurate information when it comes to managing the impacts of hurricanes and tropical storms. The On-Line Hurricane Information for Coastal Officials Web site provides data, tools, and maps that can be used for this purpose. A downloadable poster—organized in the categories of before, during, and after a storm—highlights some of the interesting and useful weather-related Internet resources.

Coastal Storms Program

www.csc.noaa.gov/csp/

Through this program, all of NOAA's capabilities are brought together to focus on easing the impacts of storms on a particular coastal region or community. The pilot effort took place in Florida—with similar efforts underway in Oregon and Southern California. Although the information is focused on specific regions, the tools and data sets are designed to be used by other coastal communities in similar situations. Products developed through regional projects cover a variety of storm-related issues, such as community risk and vulnerability assessment, flood response, and improved weather forecasting.

Hurricane Planning and Impact Assessment Reports

www.csc.noaa.gov/hes/

This Web site provides more than 60 documents covering several aspects of hurricanes—including post-storm assessments, planning and response, evacuation planning and studies, and general information. Users can view a report summary, download a report, or order the hard copy document.

Risk and Vulnerability Assessments

www.csc.noaa.gov/rva_tools/

Through risk and vulnerability assessments, local and state officials can determine the impacts of coastal hazards on natural resources, people, and property. Assessment results are used to develop, prioritize, and utilize mitigation strategies. This Web site provides information about all facets of risk and vulnerability assessments and includes interactive mapping, techniques and applications, and a customizable, one-day training course for coastal managers.

Coastal Inundation Visualization Tool

www.csc.noaa.gov/cspPNW/

This tool helps to identify property that is susceptible to coastal erosion by using near-real-time ocean observation data to calculate and visualize wave run-up and total water levels along the shoreline. The tool was developed for a 30-mile stretch of sandy shoreline in Tillamook County, Oregon, but could be applied in other coastal regions with similar environmental conditions to evaluate the potential for erosion.

Tutuila Hazard Assessment Tool (T-HAT)

www.csc.noaa.gov/t_hat/

T-HAT is an Internet mapping tool developed for Tutuila Island in American Samoa. Users can locate their area of interest and determine the potential risk for natural hazards such as floods, landslides, earthquakes, and tsunamis. The tool was created to help the island prepare for and mitigate the negative effects of these events. As long as relevant data are available, the model developed for T-HAT can be used for other Pacific islands.

Planning for No Adverse Impacts on the Coast

Even before the devastating hurricanes hit the Gulf Coast last summer, flood losses in the U.S. were increasing every decade. Policies of governments at all levels combined with market forces are just part of the complex equation leading to this disturbing trend.

But, according to the Association of State Floodplain Managers, it is a trend that does not have to continue. By changing development and planning practices and policies, and promoting and rewarding strong management and mitigation actions, flood losses throughout the nation—even along the shoreline—can be reduced.

No Adverse Impact (NAI) is a national policy initiative that calls for development and planning practices that protect the resiliency of floodplains as natural hazards buffers. The result is that the action of one property owner does not increase the flood risk of other property owners.

"NAI is not anti-development, but it assumes that the harm caused by construction on neighboring properties and communities can no longer be ignored," says Pam Pogue, chair of the 2005 Association of State Floodplain Managers board of directors. "Construction anywhere in a watershed can increase the risk of flooding to other properties, even those that have never flooded in the past."

She adds, "The NAI approach promotes fairness, responsibility, community involvement, pre-flood planning, sustainability, and local land use management. Local governments must accept the responsibility to manage long-term floodplain risks."

As part of the initiative, the association has developed a toolkit that provides best practices, case studies on how these practices have been applied in communities across the country, a legal analysis, and other tools to help communities implement NAI.

The association is working with the National Oceanic and Atmospheric Administration to produce a coastal version of the NAI toolkit. The toolkit will provide information that can help coastal managers make sound management decisions to protect lives, economies, and the environment when a hurricane or other coastal-specific hazard does strike.

Flood Costs on the Rise

From the early 1900s to the year 2000, flood damages in the U.S. have increased sixfold, approaching $6 billion annually, according to an association white paper.

The paper goes on to note, "This occurred despite billions of dollars for structural flood control, and other structural and non-structural measures. We continue to intensify development within watersheds and floodplains, and do it in a manner where flood-prone or marginally protected structures are suddenly prone to damages because of the actions of others in and around the floodplain.

"The net result is that through our actions we are increasing damage and intensifying the flood risk in the nation's floodplains. This current course is one that is not equitable to those whose property is impacted, and is a course that has shown to not be economically sustainable."

Anticipated Question

A question that quickly arises when discussing NAI, says Pogue, is "what is adverse impact?" Adverse impacts can include "increased flood stages, increased flood velocity, increased flows, or the increased potential for erosion and sedimentation," all occurring as a result of others' actions, such as urbanization and development, filling wetlands and floodways, and destroying waterfront buffers.

"NAI can be implemented in many different ways," notes Pogue, who is also the natural hazards program manager for the Rhode Island Emergency Management Agency. "The whole idea is not to create adverse impacts that affect neighboring properties. Successfully implementing NAI principles is best accomplished at the local level."

NAI principles, Pogue points out, can be incorporated into all ongoing local community activities, such as developing community land use plans and determining regulatory and policy language. Individual projects can be implemented, entire programs can be started or revised, and a community master plan can be prepared that addresses all activities that impact flooding within the floodplain.

Building Blocks

To help communities implement NAI principles, the association has developed an Internet-accessible toolkit. Considered a reference document, not a "how-to" manual, the toolkit identifies various tools and shows where more information can be obtained.

The toolkit features NAI principles, example policies, and programs and projects for association members and other government officials to use to address the impacts from natural disasters.

The toolkit features seven categories, or "building blocks." These are hazard identification and floodplain mapping, education and outreach, planning, regulations and development standards, mitigation, infrastructure, and emergency services.

"A community can choose to focus on one or all of these areas," Pogue says. "The objective is to tailor whatever building blocks are needed to result in the most effective outcome for the community."

Under each building block are "three levels of effort"—a basic level, a better level, and the NAI level. The "basic level" summarizes what is usually done to meet the minimum requirements of the National Flood Insurance Program or other state or federal rules. The "better level" lists floodplain management activities that usually do a better job than the basic at preventing or minimizing adverse impacts on other properties.

The recommended "NAI level" identifies the most effective ways under each building block to "protect everyone's property and prevent increased flood problems."

Focusing on the Coast

While coastal resource managers may find the current toolkit useful, it does not address coastal-specific hazards.

"Coastal hazards are a bit more complicated," Pogue explains. "The impacts from sea level rise, winds, waves, storm surge, tidal flooding, erosion and subsidence, tsunamis—each requires a different set of principles, policies, and tools to collectively address the impacts to the coastal floodplain."

A coastal NAI toolbox has been drafted by the Association of State Floodplain Managers.

"What's missing," says Pogue, "are very specific coastal case examples depicting the means to reduce the adverse impacts in coastal areas."

She adds, "We're trying to reach out to coastal program managers to find state and local coastal zone examples that best address how to minimize these damages. As important, is the critical need to connect, at both local and state levels of government, the coastal zone management programs with the floodplain management programs in order to holistically reduce coastal flooding and other negative impacts resulting from natural disasters in the coastal zone." ❖

For more information on the No Adverse Impact initiative and to view the NAI toolkit, point your browser to www.floods.org and click on the No Adverse Impact tab. For more information on NAI or the coastal version of the NAI toolkit, contact Alan Lulloff at the Association of State Floodplain Managers, (608) 274-0123, or Alan@floods.org. You may also contact Pam Pogue at (401) 462-7048, or pam.pogue@ri.ngb.army.mil. To provide case studies for the coastal NAI toolkit, please contact Douglas. Harper@noaa.gov.

CONSTRUCTION IN COASTAL FLOODPLAINS?

THE POSSIBLE REVERBERATIONS FROM A MASSACHUSETTS COURT RULING

In a decision that could resonate in coastal communities around the country, the Massachusetts Supreme Judicial Court has affirmed the authority of a local government to bar residential construction in a flood-prone area, and ruled that the community does not have to compensate the owner for being unable to build a home on the seaside property.

Winning *Gove v. Zoning Board of Appeals of the Town of Chatham* was "a very big deal," says Kevin McDonald, the town's director of community development. "I don't want to be the boy calling wolf, but if it had gone the other way, a lot of properties in flood zones would now be buildable. There would have been ramifications for a lot of other communities like us."

According to Massachusetts' highest court, there is a "reasonable relationship" between the Town of Chatham's zoning bylaw restricting development in a coastal floodplain and the legitimate state interests of effective response to natural disasters, the protection of rescue workers and residents, and the preservation of neighboring property. The court also found that the plaintiff "failed to prove that the challenged regulation left her property 'economically idle.'"

While the decision is binding only on Massachusetts courts, it could have a persuasive effect on other jurisdictions.

Gove Property Chatham, Massachusetts

Bill Riley, the attorney representing the plaintiffs in the case, acknowledges, "Perhaps, in the wakes of Katrina and Wilma, what may have the most resonance and carry this case beyond its local origins was the [court's] concentration on the safety of service personnel, firemen, policemen, and first responders. Using that as justification makes it very difficult to argue against."

If communities are interested in developing similar ordinances, "now may be the perfect time on the heels of Hurricanes Katrina and Rita," says Bruce Gilmore, attorney for the Town of Chatham in the case. "There is an awareness today of what can happen. Destruction like that [in Louisiana and Mississippi] is not the figment of the imagination of some mad scientist espousing global warming. We're seeing on the evening news that there are some darn good reasons to prohibit development in ecologically fragile areas."

Zoning Ordinance

Chatham's zoning bylaw restricts development in the coastal floodplain designated by the Federal Emergency Management Agency (FEMA). "What it says," explains McDonald, "is that you can't build any new houses" in the town's Coastal Conservancy Districts.

Under the provision, existing structures can be improved and a special permit can be obtained for other uses, including the construction of piers, boathouses and boat shelters, and other structures for marinas and boatyards.

The town intended the overlay regulations to preserve groundwater supplies, protect fish and shellfish, protect the public's health and safety, safeguard people and property from flooding, and preserve the community's natural areas.

The court characterizes the lot that Roberta Gove inherited in 1975 as a "marginal parcel of land" that remained undeveloped for many years because of the risk of coastal flooding. Lot 93 in the Little Beach section of Chatham is now exposed to open ocean waves because of a breach in a barrier beach just opposite the site and is exposed to both accelerated "normal" erosion and storm-related erosion.

> *"We're seeing on the evening news that there are some darn good reasons to prohibit development in ecologically fragile areas."*
>
> *Bruce Gilmore,*
> *Attorney for the Town of Chatham*

Another View

"I always felt there was an arbitrary quality" to the conservation districts, says Riley. He calls the FEMA-designated flood zones "an educated guess."

While lot 93 has flooded, he says it has never flooded to the highest elevation in FEMA's A-zone designation of the property, and the lot has never been subject to wave action nor been inaccessible to emergency personnel.

"Nobody really knows what the real floodplain elevation is," argues Riley. "If you built a single family residence [on the lot] in accordance with FEMA regulations, the likelihood of harm to the structure would be nil or very small."

The Challenge

Before Chatham established its conservancy districts in 1985, Gove put lot 93 on the market but had no offers. In the late 90s, the market for coastal property soared. In 1998, Donald and Ann Grenier contracted with Gove to purchase lot 93 for $192,000, contingent on their obtaining permits for a home and a septic system.

The Town of Chatham denied the building permit. Gove argued that the town should either approve the permit or compensate her for the loss of value in her land. When the town denied her appeal, suit was filed in Massachusetts Superior Court.

Riley says he based the suit's arguments on the previous U.S. Supreme Court decision in *Lucas v. South Carolina*. Under this case, the court said if the value of property is diminished 100 percent by a government regulation, then you have a "taking" that must be compensated.

"We figured we would seek a permit to build, and if we didn't get it, we had a shot at getting paid," he says.

Court Action

The Massachusetts Superior Court ruled in favor of the town. According to the judge, lot 93 was in a floodplain and potential flooding would have a severe impact on the surrounding area. This decision was affirmed by the state Appeals Court. The case was then appealed to the Massachusetts Supreme Judicial Court, which on July 26, 2005, upheld the two previous decisions.

The Supreme Judicial Court also rejected Gove's argument that the construction ban represented a governmental taking of her property.

The court based its ruling on the recent U.S. Supreme Court decision of *Lingle v. Chevron U.S.A.*, which says that under the Fifth Amendment of the U.S. Constitution, a zoning ordinance is valid unless it bears no reasonable relation to the state's legitimate purpose.

"Even I can't say there's not a rational connection between the goals of the bylaw and the goals the town is trying to achieve," says Riley.

The court also found that Gove failed to prove that the challenged regulation left her property "economically idle" because the town allows special permitting for alternative income-producing uses, such as for a marina or boat storage facility.

"This relates to the argument of investment-based expectation," explains Town Attorney Bruce

Continued on Page 9

Image courtesy of the Town of Chatham

Getting Earthquake Data into the Hands of Decision Makers in Hawaii

Coastal resource managers in Hawaii are helping scientists and emergency managers translate data and models showing the likelihood and impacts of an earthquake in Hawaii County into easy-to-understand information for local decision makers and planners. The effort is geared towards helping to improve local planning, building codes, and the county's ability to respond when a major earthquake does hit.

Scenario results include the likely number of buildings damaged, casualties, shelter needs, and the number of police and fire stations damaged, as well as economic losses.

"Our role," says Ann Ogata-Deal, planning and policy analyst with the Hawaii Coastal Zone Management Program, "is to put the data into a form that gets people to really sit up and listen."

That "form" is a glossy 29-page color publication called, "Earthquake Hazards and Estimated Losses in the County of Hawaii," published in February 2005 by the Hawaii State Earthquake Advisory Committee.

The publication outlines the county's earthquake risk, which is the third highest in the U.S., discusses historical losses, and supplies data from a customized version of Hazards U.S. (HAZUS), a computer program developed by the Federal Emergency Management Agency and National Institute of Building Sciences to estimate losses from earthquakes.

The Hawaii-specific HAZUS data are presented through maps, graphs, and charts to show local officials what the impacts would be from various magnitude earthquakes. Scenario results include the likely number of buildings damaged, casualties, shelter needs, and the number of police and fire stations damaged, as well as economic losses. In addition to showing where these losses would likely occur, the publication introduces planning alternatives, such as the concept of seismic design found in the International Building Code.

The Earthquake Advisory Committee is a working group of representatives from the state's scientific, engineering, and emergency management communities that was organized in 1990 by Hawaii State Civil Defense. The coastal program joined the committee three years ago.

In addition to providing funding for hazard mitigation projects, Ogata-Deal says the coastal program saw a need for getting the often technical information the earthquake committee was producing into the hands of local decision makers in an easy-to-use format.

The coastal program led the production of the earthquake booklet, which included contracting with a design firm and coordinating printing. The committee served as a peer review group for the publication, which was introduced at a training workshop for more than 100 county leaders, building officials, planners, and emergency managers.

Since then, the publication has been distributed to Hawaii County fire and police departments, hospitals, the University of Hawaii at Hilo geography department, and the Hawaii County Council. Requests for the booklet have come from as far away as France.

"Over the years I've really seen the committee change from a scientific focus to one that also incorporates planning and decision making," Ogata-Deal says. "For coastal zone management, it seems that we are now at the point where our expertise can really make a difference." ❖

To view "Earthquake Hazards and Estimated Losses in the County of Hawaii," point your browser to www.hawaii.gov/dbedt/czm/czm_publications/earthquake_hazards-hawaii_county.pdf. To view the Hawaii HAZUS Atlas, go to www.pdc.org/hha/. For more information on the publication, contact Ann Ogata-Deal at (808) 587-2804, or aogata-deal@dbedt.hawaii.gov. For more information on the data or customized Hawaii HAZUS Atlas, contact Gary Chock at (808) 521-4513, or structures@martinchock.com.

DVD Provides Reality Check for Buyers of Oregon's Coastal Property

Coastal resource managers know that the nation's shoreline is ever changing, which can put homes on eroding beaches and bluffs at risk. But many people purchasing coastal property may not know this, and the severe erosion caused by a winter coastal storm can come as a shock.

"The main thing we are trying to do is to educate people on the right questions to ask."

Steve Williams, Oregon Coastal Management Program

"We often hear from people who bought oceanfront property in the summer and had no idea of the kinds of environmental forces and dynamics that would be impacting their site," says Steve Williams, coastal shores specialist for the Oregon Coastal Management Program. "Winter comes along and they get elevated sea level rise during a storm with horrendous wind and rain, and the sand gets scoured off the beach, causing erosion problems or sand inundation or flooding."

Winter storms in Oregon can quickly erode beaches, putting houses at risk.

"After hearing this story time and time again," the Oregon Coastal Management Program partnered with Oregon Sea Grant to create a DVD video that would "grab people's attention and help people take an interest in coastal hazards," Williams says.

Living on the Edge, Building and Buying Property on the Oregon Coast is intended to influence the behavior of prospective coastal property buyers and builders by giving them a "reality check" on the unique risks that come with developing along the ocean shore, and explaining the steps that should be taken to avoid problems, such as required due diligence and contacting a geologist.

The 25-minute DVD features dramatic video of coastal storms and erosion, as well as interviews with scientific experts, engineers, state and local planners, a mortgage banker, and a realtor. Four 10-minute featurettes go into more detail on coastal hazards and the resources homeowners and builders can tap into.

"The main thing we are trying to do is to educate people on the right questions to ask," Williams says.

While earthquakes and tsunamis are discussed, the primary focus of the DVD is on coastal erosion, accretion, and flooding.

Oregon Sea Grant, Williams notes, had experience creating informational videos, which helped ensure the DVD was professionally done and cost-effective. "Sea Grant did basically all the editing and filming and we provided a grant to help fund it."

Released in October 2005, the DVD is being distributed by the coastal program at no cost to local government planning departments, boards of realtors, homebuilder associations, and chambers of commerce. They also are using it as a training tool for local elected and appointed officials.

"We're targeting those people who are really involved in the sale and development of coastal property," says Williams. He notes that one city planner is making watching the video a prerequisite for applicants to receive a permit.

Sea Grant is selling the DVD for $9.95 and is helping to promote the video by distributing press releases and advertising on its Web site. *Living on the Edge* also is available on VHS with subtitles for the hearing impaired.

"This is a really good tool for giving people an overview of coastal hazards," Williams says. "People moving to the coast often don't have any idea of what to expect. It's important to educate them and help them make the right decisions." ❖

To purchase the Living on the Edge DVD, point your browser to http://seagrant.oregonstate.edu/sgpubs/. For more information on the DVD, contact Steve Williams at (541) 563-5324, or Steve.Williams@state.or.us.

Photo courtesy of Oregon Coastal Management Program

FROM DUMP TO DEMO:

Retrofitted House Showcases Hazard Mitigation Techniques

What was once a dilapidated house in historic downtown Charleston, South Carolina, is now an award-winning example of how to retrofit a home to withstand a multitude of natural hazards. It also helps teach homeowners and contractors how to use research-based techniques for building and retrofitting area structures to be more resistant to wind, flood, and earthquake.

Since the house was restored in 1999, the South Carolina Sea Grant Extension Program has used 113 Calhoun Street as an exhibit and classroom for homeowners, builders, and architects to learn about low-cost mitigation tools and techniques.

"We have a lot of interest in it," notes Sandy Bernard, South Carolina Sea Grant coastal hazards specialist. "One of the reasons it's successful is that it's long-term. People aren't renovating their homes all the time. People only have an interest in these things when they are going through a major building or rebuilding effort."

Sea Grant's outreach for 113 Calhoun includes tours, workshops, brochures, and a Web site. Additional educational activities and technical assistance programs were developed when the house was restored but have been put on hiatus because of recent budget cuts, Bernard says.

"We're not actively able to go out and do presentations at meetings, fairs, and hurricane expos," explains Bernard. "If we could, we would have someone on the road getting this project out there."

> ***"We wanted people to see these techniques in practice."***
>
> *Sandy Bernard, South Carolina Sea Grant Extension Program*

Before its refurbishment, 113 Calhoun was an already dilapidated house that received significant damage during Hurricane Hugo. After sitting empty for a number of years, Sea Grant, Clemson University, and the City of Charleston partnered to restore the house with the idea of demonstrating hazard retrofitting techniques. The project received its principal funding from the Federal Emergency Management Agency.

"We wanted people to see these techniques in practice," Bernard explains. "What we have are a number of different visuals that were built into the house or were added on to it to let people see how things work—or how they might be added at various phases of construction or renovation."

The project demonstrates a variety of hurricane-related techniques, such as different types of shutters for doors and windows, and various roofing techniques.

Mitigating for flooding was more challenging because the historic house could not be raised above the base flood elevation. To compensate, all the rooms below that level are sided with wood paneling instead of sheetrock. "If they were to get wet, they wouldn't be ruined," Bernard explains. In addition, all utilities are elevated.

Earthquake retrofitting techniques are shown through a clear wall so visitors can see how the construction took place.

Shortly after its renovation, 113 Calhoun Street received the John R. Sheaffer Award for Excellence in Floodproofing from the Association of State Floodplain Managers.

While some educational activities and technical assistance programs have been put on hold because of budget concerns, Bernard notes that "those programs aren't gone, they're just scaled back."

She adds, "We're still reaching our primary audience. We do hear that homeowners, builders, engineers, and contractors are using these techniques. There's just more we would like to do." ❖

For more information on 113 Calhoun, point your browser to www.113calhoun.org. You may also contact Sandy Bernard at (843) 727-6497, or Sandy.Bernard@scseagrant.org.

Photo courtesy of South Carolina Sea Grant Extension Program

Continued from Page 5

Gilmore. "As long as a community provides for other economically viable uses—even if they may not be as economically advantageous as a single family home—the courts, at least in Massachusetts, will not find a regulatory taking."

Overall Context

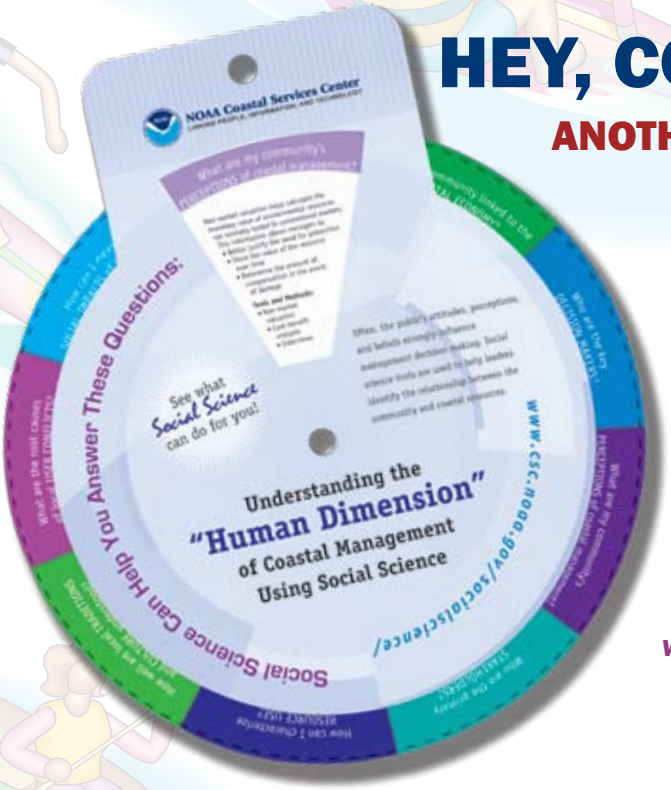
"I don't know that I agree with the court's decision, but I feel like we gave it a good run and I'm at peace with it," says Riley. "I believe it severely limits the use and value of the property, but in the overall context, I can't say it's an outrageous restriction."

Gilmore says, "The lesson to be taken away from this case is that you've got to give property owners some alternative uses. If you don't do that, you will in fact have a taking."

"I think," says McDonald, "it's important that the courts accepted the idea that the threat to other property and public safety and personnel are legitimate governmental concerns."

He adds, "This case was a big deal. Other coastal communities understand how big a deal it would have been if we had lost." ❖

To view the Massachusetts Supreme Judicial Court's ruling on Gove v. Zoning Board of Appeals of Chatham, go to http://newsite.socialaw.com/slip.htm?cid=15382. To view the overlay regulations of Chatham's Coastal Conservancy Districts, point your browser to www.town.chatham.ma.us/Public_Documents/ChathamMA_CommDev/zoning%20bylaw.pdf. For more information on the overlay regulations, contact Kevin McDonald at (508) 945-5160, or kmcdonald@town.chatham.ma.us. For more information on the legal case, contact Bruce Gilmore at (508) 362-8833, or capecodlawyer@verizon.net. You may also contact Bill Riley at (508) 945-5400, or william.f.riley@verizon.net.



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